

UNITED STATES BANKRUPTCY COURT
Eastern District of Missouri
Thomas F. Eagleton U.S. Courthouse
111 South Tenth Street, Fourth Floor
St. Louis, MO 63102

In re:
William Steiert Chase

Case No.: 22-41115 – A399
Chapter: 7

Debtor(s)

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is/are entitled to a discharge,

IT IS ORDERED THAT:

The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

The holder of any claim for unpaid pre-petition child support is entitled to have the Trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the bankruptcy case. Any creditor may request such notice and information by writing the Trustee. Such creditor is further entitled to have the Trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) the debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following the discharge. Failure to request such information from the Trustee shall be a waiver of the right to receive such notice from the Trustee.

BY THE COURT



U. S. Bankruptcy Judge

Dated: 7/28/22
St. Louis, Missouri
Rev. 12/17 3180

SEE PAGE 2 OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. This discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes applicable only to cases filed after October 17, 2005;
- c. Debts that are domestic support obligations applicable only to cases filed after October 17, 2005;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for most personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtors in time to permit the creditor to file a proof of claim, if required, or file a timely request to determine dischargeability;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans applicable only to cases filed after October 17, 2005.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Missouri

In re:
William Steiert Chase
Debtor

Case No. 22-41115-bss
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0865-4
Date Rcvd: Jul 29, 2022

User: admin
Form ID: 3180

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2022:

Recip ID	Recipient Name and Address
db	+ William Steiert Chase, 1906 Fairgrounds Rd, St Charles, MO 63303-4017
25196790	BJC Health Care, P.O. Box 653060, Dallas, TX 75265-3060
25196791	Byrum Healthcare, P.O. Box 277596, Atlanta, GA 30384-7586
25196786	Driver License Bureau, 301 W High Street, Room 470, Saint Louis, MO 63105
25196799	+ Healogics, P.O. Box 645750, Cincinnati, OH 45264-5750
25196801	+ Little Lake Lending, 2770 Mission Rancheria Rd, Lakeport, CA 95453-9612
25196804	Mercy, P.O. Box 505557, St Louis, MO 63150-5557
25216145	+ Publishers Clearing House, Customer Service, 101 Winners Circle, Jericho NY 11753-2714
25196787	+ Region 7 Coordinator, Office of Regional, U.S. Environmental Protection Agency, 901 N 5th Street, Kansas City, KS 66101-2798
25216146	+ SSM St. Joseph Hospital, 300 Medical Plaza Dr., Lake Saint Louis MO 63367-1481
25216148	St. Charles County Ambulance District, 200 Salt River Rd., Saint Peters, MO 63376
25196808	+ Tower Loan, 2370 Hwy 94 South Outer Road, St Charles, MO 63303-8301
25196780	+ US Attorney - Eastern District of MO, Thomas Eagleton U.S. Courthouse, 111 S. 10th Street, 20th Floor, Saint Louis, MO 63102-1128
25196813	+ Zenresolve LLC, 2770 Mission Rancheria Rd, #315, Lakeport, CA 95453-9612

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
25196788	+ EDI: ACECASHXPRESS.COM	Jul 30 2022 03:03:00	Ace Cash Express, 601 1st Capital Dr., St. Charles, MO 63301-2727
25196789	+ Email/Text: Support@adastrarecoveryservicesinc.com	Jul 29 2022 23:02:00	Ad Astra Recovery, 7330 West 33rd Street North, Suite 118, Wichita, KS 67205-9370
25216151	+ EDI: URSI.COM	Jul 30 2022 03:03:00	Alltran Financial, LP, 5800 North Course Dr, Houston, TX 77072-1613
25196792	+ EDI: CAPITALONE.COM	Jul 30 2022 03:03:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
25196793	+ EDI: CAPITALONE.COM	Jul 30 2022 03:03:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
25214814	EDI: CAPITALONE.COM	Jul 30 2022 03:03:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
25196795	+ EDI: CITICORP.COM	Jul 30 2022 03:03:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
25196796	^ MEBN	Jul 29 2022 23:01:47	Credit Ninja, 27 North Wacker Drive, Suit 404, Chicago, IL 60606-2800
25196785	^ MEBN	Jul 29 2022 23:01:51	Equifax, 1550 Peachtree St NW, Atlanta, GA 30309-2468
25196783	^ MEBN	Jul 29 2022 23:01:44	Experian, 475 Anton Blvd., Costa Mesa, CA 92626-7037

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25196798	+ EDI: AMINFOFP.COM	Jul 30 2022 03:03:00	First Premier Bank, Attn: Bankruptcy, P.O. Box 5524, Sioux Falls, SD 57117-5524
25196779	EDI: IRS.COM	Jul 30 2022 03:03:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
25196797	Email/Text: Bankruptcy@joracredit.com	Jul 29 2022 23:02:29	Echo Credit, 7701 Las Colinas Ridge, Suite 650, Irving, TX 75063
25196794	EDI: JPMORGANCHASE	Jul 30 2022 03:03:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
25196800	+ Email/Text: mail@ldf-holdings.com	Jul 29 2022 23:02:00	Lendumo, P.O. Box 542, Lac du Flambeau, WI 54538-0542
25196802	+ Email/Text: mail@ldf-holdings.com	Jul 29 2022 23:02:00	Makwa Finance, P.O. Box 343, Lac du Flambeau, WI 54538-0343
25196803	+ Email/Text: bankruptcy@marinerfinance.com	Jul 29 2022 23:02:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
25196782	+ Email/Text: ecfnofices@dor.mo.gov	Jul 29 2022 23:02:00	Missouri Department of Revenue, Collection Enforcement, Taxation Division, P.O. Box 854, Jefferson City, MO 65105-0001
25196805	^ MEBN	Jul 29 2022 23:01:48	Mobiloans, LLC, Attn: Bankruptcy, P.O. Box 1409, Marksville, LA 71351-1409
25196806	^ MEBN	Jul 29 2022 23:01:48	Mobiloans, LLC, Po Box 1409, Marksville, LA 71351-1409
25216150	+ Email/Text: compliance@monarchrm.com	Jul 29 2022 23:02:00	Monarch Recovery Mgmt, 3260 Tillman Drive, Ste. 75, Bensalem, PA 19020-2059
25196781	+ Email/Text: ustpreion13.sl.ecf@usdoj.gov	Jul 29 2022 23:02:00	Office of The United States Trustee, Thomas Eagleton U.S. Courthouse, 111 S. 10th Street, 6th Floor, Saint Louis, MO 63102-1125
25196807	Email/Text: banko@preferredcredit.com	Jul 29 2022 23:02:00	Preferred Credit, 628 Roosevelt Road, St Cloud, MN 56301
25216147	Email/Text: skitchen@sccad.com	Jul 29 2022 23:02:00	St. Charles County Ambulance District, 4169 Old Mill Pkwy, Saint Peters MO 63376
25196809	Email/Text: bankruptcy@towerloan.com	Jul 29 2022 23:02:00	Tower Loan, Attn: Bankruptcy, P.O. Box 320001, Flowood, MS 39232
25196784	^ MEBN	Jul 29 2022 23:01:41	TransUnion, PO Box 2000, Crum Lynne, PA 19022
25216149	EDI: USBANKARS.COM	Jul 30 2022 03:03:00	US Bank, PO Box 1800, Saint Paul MN 55101-0000
25196810	+ EDI: USBANKARS.COM	Jul 30 2022 03:03:00	US Bank/RMS, Attn: Bankruptcy, P.O. Box 5229, Cincinnati, OH 45201-5229
25196811	+ EDI: USAA.COM	Jul 30 2022 03:03:00	USAA, 9800 Fredericksburg Rd, San Antonio, TX 78288-0002
25196812	+ EDI: USAA.COM	Jul 30 2022 03:03:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
25216144	*	BJC Health Care, P.O. Box 653060, Dallas TX 75265-3060

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TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2022 at the address(es) listed below:

Name	Email Address
Brian James LaFlamme	on behalf of Trustee David A. Sosne blaflamme@summerscomptonwells.com
David A. Sosne	on behalf of Trustee David A. Sosne dastrustee@summerscomptonwells.com dsosne@ecf.axosfs.com
David A. Sosne	dastrustee@summerscomptonwells.com dsosne@ecf.axosfs.com
Jack Justin Adams	on behalf of Debtor William Steiert Chase contact@thinkadamslaw.com Adriana@thinkadamslaw.com,ryan@thinkadamslaw.com;jackr74334@notify.bestcase.com;sarah@thinkadamslaw.com
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov

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